

Information to identify the case:

Debtor 1	<u>Gustavo Suarez</u>	Social Security number or ITIN	xxx-xx-3038
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carolina Mora</u>	Social Security number or ITIN	xxx-xx-8148
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-18987-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gustavo Suarez
dba N.C. & J. Stone, LLC

Carolina Mora

8/16/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gustavo Suarez
 Carolina Mora
 Debtors

Case No. 19-18987-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Aug 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2019.

db/jdb +Gustavo Suarez, Carolina Mora, 318 Linden Rd., Roselle, NJ 07203-1543
 518222773 Dept. of the Treasury, Internal Revenue Services, Andover, MA 01810
 518222776 +KML Law Group. P.C., 216 Haddon Avenue, Ste. 406, Org. acct. # 57595061,
 Collingswood, NJ 08108-2812
 518372696 #+MidFirst Bank, 60 E 42 Suite 5220, New York, NY 10165-5220
 518222777 +Midland Mortgage, 999 N.W. Grand Blvd., Oklahoma City, OK 73118-6051
 518222785 +Union County Sheriff Civil Process, 10 Elizabethtown Plaza, Elizabeth, NJ 07202-3451
 518222786 +Vivint.SmartHome, 4931 North 300 West, Provo, UT 84604-5816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 16 2019 23:15:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 16 2019 23:15:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Aug 17 2019 03:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 518222770 EDI: HNDA.COM Aug 17 2019 03:08:00 American Honda Finance Corp., 600 Kelly Way,
 Holyoke, MA 01040
 518222768 +EDI: AMEREXPR.COM Aug 17 2019 03:08:00 American Express Co., P.O. Box 981537,
 El Paso, TX 79998-1537
 518222769 +EDI: AMEREXPR.COM Aug 17 2019 03:08:00 American Express Co., P.O. Box 981540,
 Attn : Correspondence Dept., El Paso, TX 79998-1540
 518222771 +EDI: CAPITALONE.COM Aug 17 2019 03:08:00 Capital One Bank USA, N. A., P.O. Box 30253,
 Salt Lake City, UT 84130-0253
 518222772 +EDI: CAPITALONE.COM Aug 17 2019 03:08:00 Capital One Bank USA, N. A., P.O. Box 30258,
 Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0258
 518222774 +E-mail/Text: bknotice@ercbpo.com Aug 16 2019 23:15:05 Enhanced Recovery Corp., LLC,
 P.O. Box 57547, Jacksonville, FL 32241-7547
 518222775 +E-mail/Text: bknotice@ercbpo.com Aug 16 2019 23:15:05 Enhanced Recovery Corp., LLC,
 8014 Bayberry Rd., Attn : Bankruptcy Dept., Jacksonville, FL 32256-7412
 518224897 +EDI: RMSC.COM Aug 17 2019 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518222779 +EDI: RMSC.COM Aug 17 2019 03:08:00 Synchrony Bank / Ashley Furniture, P.O. Box 965064,
 Attn : Bankruptcy Dept., Orlando, FL 32896-5064
 518222780 +EDI: RMSC.COM Aug 17 2019 03:08:00 Synchrony Bank / Ashley Homestore, 950 Forrer Blvd.,
 Kettering, OH 45420-1469
 518222782 +EDI: WTRRN BANK.COM Aug 17 2019 03:08:00 TD Bank, N. A. / Target Credit, P.O. Box 673,
 Minneapolis, MN 55440-0673
 518222781 +EDI: WTRRN BANK.COM Aug 17 2019 03:08:00 Target Credit Card (TC),
 P.O. Box 9475, Mail Stop BT, Attn : Financial & Retail Services,
 Minneapolis, MN 55440-9475
 518222783 +EDI: CITICORP.COM Aug 17 2019 03:08:00 The Home Depot / Citi Bank, N. A., P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 518222784 EDI: USBANKARS.COM Aug 17 2019 03:08:00 U.S. Bank, N. A., P.O. Box 790084,
 Saint Louis, MO 63179
 518222788 EDI: WFFC.COM Aug 17 2019 03:08:00 Wells Fargo Bank, N. A., P.O. Box 6429,
 Attn : Bankruptcy Dept., Greenville, SC 29606
 518222787 +EDI: WFFC.COM Aug 17 2019 03:08:00 Wells Fargo Bank, N. A., P.O. Box 6995,
 Portland, OR 97228-6995

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518222778 Midland Mortgage Co., P.O. Box 26648, Attn: Customer Service / Bankruptcy, OK 73216
 TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Aug 16, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2019 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William P. Bonomo on behalf of Joint Debtor Carolina Mora nyattybill@aol.com,
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bes
tcase.com
William P. Bonomo on behalf of Debtor Gustavo Suarez nyattybill@aol.com,
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bes
tcase.com

TOTAL: 5